

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Alex Lee Boone and Sarah Kathryn Boone

S.S. Nos.: xxx-xx-9563 and xxx-xx-9333

Mailing Address: 1110 Orchard Way, Durham, NC 27704-

Case No. 10-81995

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on October 29, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 18, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtors

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 10/15/10

Lastname-SS#: Boone-9563

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

| Retain | Creditor Name | Sch D # | Description of Collateral |
|--------|---------------|---------|---------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

SURRENDER COLLATERAL

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |
| | |

ARREARAGE CLAIMS

| Retain | Creditor Name | Sch D # | Arrearage Amount | (See †) |
|--------|---------------|---------|------------------|---------|
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | Aurora | | \$3,710 | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |

REJECTED EXECUTORY CONTRACTS/LEASES

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |
| | |

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

| Retain | Creditor Name | Sch D # | Monthly Contract Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|-------------------------|-----------|---------------------|-----------------------|---------------------------|
| | Aurora | | \$892 | N/A | n/a | \$892.00 | Home and Land |
| | | | | N/A | n/a | | |
| | | | | N/A | n/a | | |
| | | | | N/A | n/a | | |

STD - SECURED DEBTS at FMV

| Retain | Creditor Name | Sch D # | FMV | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|---------|-----------|---------------------|-----------------------|---------------------------|
| | Wells Fargo | | \$7,582 | 5.00 | \$76 | \$182.32 | 2007 Kia Spectra |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |

STD - SECURED DEBTS at 100%

| Retain | Creditor Name | Sch D # | Payoff Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|---------------|-----------|---------------------|-----------------------|---------------------------|
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |

| ATTORNEY FEE (Unpaid part) | | Amount |
|--|-----------|-------------|
| Law Offices of John T. Orcutt, P.C. | | \$2,800 |
| SECURED TAXES | | Secured Amt |
| IRS Tax Liens | | |
| Real Property Taxes on Retained Realty | | |
| UNSECURED PRIORITY DEBTS | | Amount |
| IRS Taxes | | |
| State Taxes | | |
| Personal Property Taxes | | |
| Alimony or Child Support Arrearage | | |
| CO-SIGN PROTECT (Pay 100%) | Int. % | Payoff Amt |
| All Co-Sign Protect Debts (See*) | | |
| GENERAL NON-PRIORITY UNSECURED | | Amount** |
| DMI= | None(\$0) | None(\$0) |

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,212** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **7.71** months.

Sch D # = The number of the secured debt as listed on Schedule D

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

North Carolina Dept of Revenue*
Post Office Box 1168
Raleigh, NC 27602-1168

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Aurora Loan Servicing
Attn: Bankruptcy Dept.
PO Box 1706
Attn: Managing Agent
Scottsbluff, NE 69363

Sears/Citibank**
PO Box 6286
Sioux Falls, SD 57117-6282

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Dr. Michael Cherry
1106 Hillandale Road
Durham, NC 27705

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Wells Fargo Dealer Services, Inc
Attn: Managing Agent
MAC T9017-026
PO Box 168048
Irving, TX 75016-8048

Experian
P.O. Box 2002
Allen, TX 75013-2002

HSBC ***
Cardmember Services
PO Box 5250
Carol Stream, IL 60197-5250

WFF Cards
3201 North 4th Ave
Sioux Falls, SD 57104-1314

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000